OVERVIEW
Termination of a pregnancy is defined as the elective elimination of a pregnancy. Termination of pregnancy is included in the Rhode Island Benchmark Plan that defines the Essential Health Benefits (EHBs) for Rhode Island Qualified Health Plans (QHPs). Federal mandates regarding EHBs supersede Rhode Island state mandates with regard to removing any annual and lifetime dollar limits.

MEDICAL CRITERIA
Not applicable

PRIOR AUTHORIZATION
Prior authorization is not required.

POLICY STATEMENT
BlueCHiP for Medicare Products
Effective for services furnished on or after October 1, 1998 termination of a pregnancy is covered in the following situations:

1. If the pregnancy is the result of an act of rape or incest; or
2. In the case where a woman suffers from a physical disorder, physical injury, or physical illness, including a life-endangering physical condition caused by, or arising from the pregnancy itself, that would, as certified by a physician, place the woman in danger of death unless an abortion is performed.

Medical termination: The drug used is processed according to the member’s physician administered drug benefit, the office visit is processed according to the member’s office visit coverage benefit.

Commercial Products
Most accounts cover the termination of a pregnancy; however there are exceptions Subscriber Agreements should be used to verify members’ specific coverage. For some groups the coverage is restricted to cases of rape, incest, or a life-threatening condition to the mother.

Medical termination: The drug used is processed according to the member’s physician administered drug benefit, the office visit is processed according to the member’s office visit coverage benefit.

Termination of pregnancy does not require a PCP referral for the services to be covered at the maximum specialty care benefit in those plans that normally require a referral.

COVERAGE
Benefits may vary between groups. Please refer to the appropriate Benefit Booklet, Evidence of Coverage or Subscriber Agreement for applicable maternity services, office visits and/or related contract exclusion benefits/coverage.
**BACKGROUND**

Effective January 1, 2014, Qualified Health Plans are required to cover Essential Health Benefits, as defined in Section 1302(b) of the Patient Protection and Affordable Care Act. As groups renewed in 2014, most benefit plans were updated to include these EHBs (some exceptions may apply to certain large groups; consult your Subscriber Agreement for details).

Termination of pregnancy (also known as abortion) can be either surgical or medical. Surgical terminations may be carried out utilizing a dilatation and suction curettage procedure, a dilatation and evacuation procedure, labor induction, saline infusion, hysterotomy, or intact dilatation and extraction, and includes multi-fetal reduction abortions. Medical terminations are accomplished with abortifacient medications such as Mifeprex (Mifepristone).

**Special Information Pertaining to Mifeprex**

Mifeprex is an abortifacient, indicated for the medical termination of intrauterine pregnancy through 49 days from the first day of the patient’s last menstrual period. Mifeprex blocks progesterone, a naturally produced hormone that prepares the lining of the uterus for a fertilized egg and helps maintain pregnancy. Mifeprex is used together with another medication called misoprostol.

Mifeprex and misoprostol are NOT available through retail pharmacies.

**Emergency Contraception (EC)**

Also known as backup birth control and morning after pill, emergency contraception is not considered an abortifacient. EC is available at pharmacies under the brand names Plan B and Next Choice. See the Contraceptive Drugs and Devices Mandate policy for further information.

**CODING**

Based on services provided.

**BlueCHiP for Medicare and Commercial Products**

**Modifier G7**

To ensure correct claims processing, Termination of Pregnancy (TOP) due to rape or incest, or a pregnancy certified by a physician as a life-threatening condition, must be filed with modifier G7 appended.

**RELATED POLICIES**

Contraceptive Drugs and Devices Mandate

**PUBLISHED**

Provider Update, August, 2019
Provider Update, April 2018
Provider Update, March 2017
Provider Update, March 2016
Provider Update, July 2015

**REFERENCES**


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